

**U.S. SMALL BUSINESS ADMINISTRATION  
RICHMOND, VA DISTRICT OFFICE**

**LENDER RANKING**

(7(a) LOAN GUARANTEES AND 504 DEBENTURES)

LOANS AS OF:		10/01/2005-8/31/2006							
		Loans	\$ AMT						
1	BANK OF AMERICA, N.A.	EXP	205	\$4,504,900	86	CITIZENS BANK (ELIZABETHTON, TN)		0	\$0
2	INNOVATIVE BANK	CEX	168	\$2,135,000	87	CITIZENS BANK AND TRUST COMPANY	EXP	0	\$0
3	CAPITAL ONE, FEDERAL SAVINGS BANK	EXP	88	\$3,070,000	88	COMMUNITY BANK OF NORTHERN VIRGINIA		0	\$0
4	BRANCH BANKING AND TRUST COMPANY	EXP	72	\$13,768,900	89	CONSOLIDATED BANK & TRUST COMPANY		0	\$0
5	BUSINESS FINANCE GROUP, INC.	CDC	62	\$27,646,000	90	FIDELITY BANK, THE		0	\$0
6	SUNTRUST BANK	EXP	53	\$5,146,600	91	FIRST B & T FINANCIAL SERVICES		0	\$0
7	TIDEWATER BUSINESS FINANCING CORP.	CDC	43	\$20,922,000	92	FIRST BANK		0	\$0
8	BUSINESS LOAN CENTER, THE	CEX	37	\$5,310,000	93	FIRST BANK AND TRUST CO., THE		0	\$0
9	CIT SMALL BUSINESS LENDING CORP.	PLP	32	\$22,752,300	94	FIRST MARKET BANK, F.S.B.	EXP	0	\$0
10	PNC BANK, N. A.	PLP	32	\$11,885,000	95	FIRST NATIONAL BANK OF ARIZONA		0	\$0
11	WACHOVIA BANK	PLP	26	\$16,646,300	96	FNB SOUTHWEST (FNB Salem Bank & Trust, N.A.)		0	\$0
12	FAUQUIER BANK, THE	EXP	22	\$3,056,100	97	FOSTER BANK	PLP	0	\$0
13	RESOURCE BANK	PLP	21	\$3,654,500	98	FRANKLIN COMMUNITY BANK, N.A.	EXP	0	\$0
14	PROVIDENT BANK OF MARYLAND	EXP	18	\$2,594,000	99	GE CAPITAL SMALL BUSINESS FINANCE CORP.	PLP	0	\$0
15	VIRGINIA HEARTLAND BANK	EXP	15	\$943,000	100	HERITAGE BANK AND TRUST		0	\$0
16	RAPPAHANNOCK ECONOMIC DEV. CORP.	CDC	14	\$5,777,000	101	HIGHLANDS UNION BANK		0	\$0
17	BANK OF THE COMMONWEALTH	EXP	13	\$1,859,900	102	HOME LOAN AND INVESTMENT BANK F.S.B.		0	\$0
18	SONABANK, N.A.	PLP	13	\$1,754,000	103	JAMES MONROE BANK		0	\$0
19	POPULAR SMALL BUSINESS FINANCING	PLP	12	\$5,916,600	104	LEHMAN BROTHERS SMALL BUSINESS FINANCE	PLP	0	\$0
20	SURREY BANK & TRUST	EXP	12	\$546,800	105	MARATHON BANK, THE		0	\$0
21	COMMUNITY SOUTH BANK	PLP	9	\$5,730,500	106	MCNB BANK AND TRUST COMPANY		0	\$0
22	COMMERCE BANK, N.A.		9	\$1,944,000	107	MERCANTILE PENINSULA BANK	EXP	0	\$0
23	MANUFACTURERS & TRADERS TRUST COMPANY	EXP	9	\$425,000	108	MILLENNIUM BANK, N.A.		0	\$0
24	PEOPLES BANK OF VIRGINIA	EXP	8	\$623,000	109	PAGE VALLEY BANK, THE	EXP	0	\$0
25	VILLAGE BANK	EXP	8	\$592,800	110	POTOMAC BANK OF VIRGINIA		0	\$0
26	FIRST NATIONAL BANK	EXP	8	\$448,400	111	PRESIDENTIAL SAVINGS BANK, F. S. B.		0	\$0
27	WELLS FARGO BANK, N.A.	EXP	8	\$200,000	112	ROYAL BANK AMERICA		0	\$0
28	COMERICA BANK	PLP	7	\$4,021,600	113	SECOND BANK & TRUST		0	\$0
29	NATIONAL BANK OF FREDERICKSBURG, THE	EXP	6	\$825,000	114	SKY BANK		0	\$0
30	HANMI BANK	PLP	5	\$3,143,500	115	SOUTHSIDE BANK		0	\$0
31	NEWTEK SMALL BUSINESS FINANCE INC.	PLP	5	\$835,000	116	SOUTHWEST COMMUNITY BANK	PLP	0	\$0
32	BUSINESS LENDERS, INC.	PLP	4	\$3,711,000	117	SPECTRUM BANK		0	\$0
33	CRATER DEVELOPMENT COMPANY	CDC	4	\$3,649,000	118	STAR BUSINESS & INDUSTRIAL DEVELOPMENT		0	\$0
34	MAINSTREET BANK		4	\$1,027,000	119	UNITED BANK		0	\$0
35	MONARCH BANK	EXP	4	\$350,000	120	UNITED MIDWEST SAVINGS BANK		0	\$0
36	TEMECULA VALLEY BANK, N.A.	PLP	3	\$3,224,300	121	UNIZAN BANK		0	\$0
37	UNITY BANK		3	\$1,949,000	122	VALLEY NATIONAL BANK	PLP	0	\$0
38	CARDINAL BANK, N.A.	EXP	3	\$565,000	123	VIRGINIA COMMERCE BANK		0	\$0
39	PLANTERS BANK & TRUST COMPANY		3	\$405,000	124	VIRGINIA NATIONAL BANK	EXP	0	\$0
40	OLD POINT NATIONAL BANK OF PHOEBUS, THE	EXP	3	\$285,000	125	ZIONS FIRST NATIONAL BANK		0	\$0
41	JAMES RIVER DEVELOPMENT CORP.	CDC	2	\$2,012,000		TOTALS		1117	\$210,486,447
42	SMALL BUSINESS LOAN SOURCE INC.		2	\$1,956,000					
43	UPS CAPITAL BUSINESS CREDIT	PLP	2	\$1,800,000		COMMUNITY BANKS (LESS THAN \$500M IN ASSETS)		#	\$
44	UNITI BANK		2	\$1,025,000	1.	FAUQUIER BANK		22	\$3,056,100
45	MERCANTILE-SAFE DEPOSIT & TRUST COMPANY	EXP	2	\$525,000	2.	VIRGINIA HEARTLAND BANK		15	\$943,000
46	STEARNS BANK NATIONAL ASSOCIATION		2	\$335,000	3.	SONABANK, N.A.		13	\$1,754,000
47	BANK OF POWHATAN, N.A.	EXP	2	\$280,000	4.	SURREY BANK & TRUST		12	\$546,800
48	AMERICAN NATIONAL BANK & TRUST COMPANY		2	\$233,647	5.	COMMUNITY SOUTH BANK		9	\$5,730,500
49	NATIONAL BANK OF BLACKSBURG, THE	EXP	2	\$120,000					
50	NATIONAL COOPERATIVE BANK (A/K/A NCB, FSB)		1	\$1,120,000		INTERMEDIATE BANKS			
51	CENTER BANK		1	\$980,000		(FROM \$500M TO \$2.0B IN ASSETS)		#	\$
52	SUSQUEHANNA BANK PA		1	\$750,000	1.	RESOURCE BANK		21	\$3,654,500
53	MAINSTREET LENDER 7(A), LLC		1	\$600,000	2.	BANK OF THE COMMONWEALTH		13	\$1,859,900
54	WOORI AMERICA BANK		1	\$525,000	3.	FIRST NATIONAL BANK		8	\$448,400
55	GREATER BAY BANK, N.A.		1	\$450,000	4.	TEMECULA VALLEY BANK, N.A.		3	\$3,224,300
56	NARA BANK, N.A.	PLP	1	\$375,000	5.	UNITY BANK		3	\$1,949,000
57	BANK OF FLOYD	EXP	1	\$350,000					
58	MARSHALL NATIONAL BANK & TRUST COMPANY	EXP	1	\$350,000		MAJOR BANKS (MORE THAN \$2.0B IN ASSETS)		#	\$
59	BUCKHEAD COMMUNITY BANK, N.A.		1	\$337,000	1.	BANK OF AMERICA, N.A.		205	\$4,505,900
60	UNION BANK AND TRUST COMPANY		1	\$268,000	2.	INNOVATIVE BANK		168	\$2,135,000
61	OCEAN BANK, F.S.B.		1	\$250,000	3.	CAPITAL ONE, FEDERAL SAVINGS BANK		88	\$3,070,000
62	SUFFOLKFIRST BANK		1	\$215,000	4.	BRANCH BANKING AND TRUST COMPANY		72	\$13,768,900
63	TOWNEBANK		1	\$200,000	5.	SUNTRUST BANK		53	\$5,146,600
64	UNITED CENTRAL BANK	PLP	1	\$187,800					
65	FIRST CAPITAL BANK		1	\$185,000		NON-BANK LENDERS		#	\$
66	EVb (formerly Bank of Northumberland, Inc.)	EXP	1	\$175,000	1.	BUSINESS LOAN CENTER, THE		37	\$5,310,000
67	TRUPOINT BANK		1	\$165,000	2.	CIT SMALL BUSINESS LENDING CORP.		32	\$22,752,300
68	SMITH RIVER COMMUNITY BANK, N.A.		1	\$160,000	3.	POPULAR SMALL BUSINESS FINANCING		12	\$5,916,600
69	INDEPENDENCE BANK	EXP	1	\$145,000	4.	NEWTEK SMALL BUSINESS FINANCE, INC.		5	\$835,000
70	FIRST-CITIZENS BANK & TRUST COMPANY		1	\$125,000	5.	BUSINESS LENDERS, INC.		4	\$3,711,000
71	MID-ATLANTIC BUSINESS FINANCE COMPANY	CDC	1	\$118,000					
72	VALLEY BANK	EXP	1	\$100,000		CERTIFIED DEVELOPMENT COMPANIES		#	\$
73	FIRST COMMUNITY BANK		1	\$65,000	1.	BUSINESS FINANCE GROUP, INC.		62	\$27,646,000
74	BANK OF SOUTHSIDE VIRGINIA, THE		1	\$60,000	2.	TIDEWATER BUSINESS FINANCING CORP.		43	\$20,922,000
75	BAY COMMUNITY BANK	EXP	1	\$45,000	3.	RAPPAHANNOCK ECONOMIC DEV. CORP.		14	\$5,777,000
76	ADAMS NATIONAL BANK		1	\$36,000	4.	CRATER DEVELOPMENT COMPANY		4	\$3,649,000
77	ROCKINGHAM HERITAGE BANK	EXP	1	\$20,000	5.	JAMES RIVER DEVELOPMENT CORP.		2	\$2,012,000
78	ACCESS NATIONAL BANK	EXP	0	\$0					
79	AMERICAN EXPRESS CENTURION BANK		0	\$0		504 - FIRST TRUST		#	\$
80	BANK IOWA		0	\$0	1.	BRANCH BANKING & TRUST COMPANY		20	\$14,864,783
81	BANK OF TENNESSEE		0	\$0	2.	SUNTRUST BANK		13	\$4,280,500
82	BEACH BUSINESS BANK		0	\$0	3.	TOWNEBANK		8	\$4,338,175
83	BORREGO SPRINGS BANK		0	\$0	4.	ZIONS FIRST NATIONAL BANK		7	\$4,667,929
84	CAPITAL PACIFIC BANK		0	\$0	5.	BANK OF THE COMMONWEALTH		5	\$4,050,000
85	CITIZENS & FARMERS BANK	EXP	0	\$0					

SBAExpress (EXP), Preferred Lender Program (PLP), Community Express (CEX) Lenders receive a loan guaranty from SBA within 24 hours.  
Certified Development Company (CDC)-Long term, fixed rate financing for major fixed assets, such as land buildings.